

Application No. 09/706,101
Filed: November 3, 2000
TC Art Unit: 3626
Confirmation No.: 5846

REMARKS

In response to an Office Action mailed on April 6, 2005, Applicant respectfully requests that the above-listed Amendments be entered and the Application be reconsidered. With entry of the above-listed Amendments, claims 1-3, 5-8 are 10-28 are amended; claims 4 and 9 are canceled; claims 29-32 are withdrawn; and claims 33-34 are new.

The Examiner rejected claims 1-10, 19 and 21-28 under 35 U.S.C. 102(b) as being anticipated by US Pat. No. 4,831,526 to Luchs, *et al.* ("Luchs"). Luchs discloses a computerized insurance premium quotation and policy issuance system. (Abstract.) Luchs system does not generate certificates of insurance. Although Luchs' system includes a database, the database is used to store client information, such as risks, premium information and predetermined text that can be incorporated into insurance contracts. (Col. 2, lines 57-68.) Luchs' database is not used to generate certificates of insurance.

Insurance contracts are different than certificates of insurance. An insurance contract is an agreement between an insurer and an insured party. A certificate of insurance is a document provided to a third party to evidence insurance coverage.

The Examiner cited Luchs, col. 6, lines 25-33, as allegedly disclosing requesting a certificate of insurance. The Applicant respectfully submits that the reliance upon Luchs in these respects is not justified. In the cited portion, Luchs discloses two types of transactions: a multi-client transaction, such as viewing items that have been entered and stored over a period of time, and a single-client transaction, such as entry of a premium rate quote request or policy request. None of these transaction types involves a certificate of insurance.

In addition, both these transaction types involve only parties to an insurance contract, namely an insurance agent (i.e., an insurance producer), insurer and insured party; none of these transaction types involves a third party. Certificates of insurance involve third parties. Furthermore, only insurance producers (and possibly insurers) have access to Luchs' system. Luchs' system lacks a user interface for third parties who might request certificates of insurance, as recited in claim 1.

The Examiner cited Luchs, col. 6, lines 53-55, as allegedly disclosing issuing a certificate of insurance. The Applicant respectfully submits that this assertion is not supported by the Luchs

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disclosure. In the cited portion, Luchs discloses a "facility to review current policy information, premium quotations and work in progress." None of the cited portions, nor any other portion, of Luchs discloses issuing a certificate of insurance. Claim 1 is, therefore, believed to be allowable over Luchs.

Claims 1-10, 19 and 21-28 depend directly or indirectly from a claim that recites generating a certificate of insurance. These dependent claims are, therefore, believed to be allowable, for at least the reasons given with respect to claim 1.

The Examiner rejected claims 11-18 under 35 U.S.C. 103(a) as being obvious over Luchs in view of US Pat. No. 6,694,315 to Grow ("Grow"). Grow discloses an online document assembly and docketing system. However, Grow does not disclose a system for generating certificates of insurance. Thus, the combination of Luchs and Grow do not disclose or suggest a system for generating certificates of insurance.

The Examiner rejected claim 20 over Luchs in view of US Pat. No. 6,272,482 to McKee, *et al.* ("McKee"). McKee discloses managing business rules using jurisdictions. However, McKee does not disclose a system for generating certificates of insurance. Thus, the combination of Luchs and McKee do not disclose or suggest a system for generating certificates of insurance.

The Examiner made of record US Pat. No. 6,526,386 to Chapman, *et al.* ("Chapman"); however, the Examiner did not rely on Chapman. Chapman discloses a system for automatically generating automobile insurance "certificates." However, the "certificates" produced by Chapman's system appear to be insurance renewal policies or certificates of cancellation. (Col. 6, lines 31-35.)

In contrast, the certificates of insurance disclosed and recited in the present Application are evidence of insurance provided to third parties. Furthermore, Chapman's system is for use by insurance agents (producers). The agents cancel or renew insurance policies. (Col. 5, lines 29-31.) Chapman's system is not for use by third parties (requestors of certificates of insurance), and Chapman does not disclose a user interface for such third parties.

Independent claim 1 has been amended to recite, "a first user interface ... operable to determine if a first user is an insurance producer or insurer authorized to enter information into the database ... and a second user interface ... operable to accept an identification of one of the plurality of insured parties from a second user and to determine if the second user is a certificate requester,

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different than the insurance producer or insurer, authorized to receive a certificate of insurance ..."
(Emphasis added.) The first and second user interfaces are for different types of users. The second user is a certificate requestor. Neither Chapman, nor any other cited art, discloses or suggests a user interface for a certificate requestor, as recited in amended claim 1. All the other independent claims have been similarly amended.

The rejected claims that were not discussed above depend directly or indirectly from a claim that recites generating a certificate of insurance. The rejected claims are believed to be allowable for at least the reasons discussed above.

For all the foregoing reasons, it is respectfully submitted that the present Application is in a condition for allowance, and such action is earnestly solicited. The Examiner is encouraged to telephone the undersigned attorney to discuss any matter that would expedite allowance of the present Application.

Respectfully submitted,

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